

Fill in this information to identify your case:

Debtor 1 Ashley Marie Gjovik
First Name Middle Name Last Name

Debtor 2 _____
 (Spouse, if filing) First Name Middle Name Last Name

United States Bankruptcy Court for the: District of Massachusetts

Case number 25-11496
(If known)

☒ Check if this is an amended filing

Official Form 106Sum

Summary of Your Assets and Liabilities and Certain Statistical Information 12/15

Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. Fill out all of your schedules first; then complete the information on this form. If you are filing amended schedules after you file your original forms, you must fill out a new *Summary* and check the box at the top of this page.

Part 1: Summarize Your Assets

		Your assets
		Value of what you own
1. <i>Schedule A/B: Property</i> (Official Form 106A/B)		
1a. Copy line 55, Total real estate, from <i>Schedule A/B</i>		\$ 0.00
1b. Copy line 62, Total personal property, from <i>Schedule A/B</i>		\$ 14,574.00
1c. Copy line 63, Total of all property on <i>Schedule A/B</i>		\$ 14,574.00

Part 2: Summarize Your Liabilities

		Your liabilities
		Amount you owe
2. <i>Schedule D: Creditors Who Have Claims Secured by Property</i> (Official Form 106D)		
2a. Copy the total you listed in Column A, <i>Amount of claim</i> , at the bottom of the last page of Part 1 of <i>Schedule D</i>		\$ 0.00
3. <i>Schedule E/F: Creditors Who Have Unsecured Claims</i> (Official Form 106E/F)		
3a. Copy the total claims from Part 1 (priority unsecured claims) from line 6e of <i>Schedule E/F</i>		\$ 0.00
3b. Copy the total claims from Part 2 (nonpriority unsecured claims) from line 6j of <i>Schedule E/F</i>		+ \$ 154,345.59
Your total liabilities		\$ 154,345.59

Part 3: Summarize Your Income and Expenses

4. <i>Schedule I: Your Income</i> (Official Form 106I)		
Copy your combined monthly income from line 12 of <i>Schedule I</i>		\$ 0.00
5. <i>Schedule J: Your Expenses</i> (Official Form 106J)		
Copy your monthly expenses from line 22c of <i>Schedule J</i>		\$ 4,720.00

Debtor 1 Ashley Marie Gjovik
First Name Middle Name Last Name

Case number (if known) 25-11496

Part 4: Answer These Questions for Administrative and Statistical Records

6. Are you filing for bankruptcy under Chapters 7, 11, or 13?

- ☐ No. You have nothing to report on this part of the form. Check this box and submit this form to the court with your other schedules.
- ☒ Yes

7. What kind of debt do you have?

- ☒ **Your debts are primarily consumer debts.** *Consumer debts* are those "incurred by an individual primarily for a personal, family, or household purpose." 11 U.S.C. § 101(8). Fill out lines 8-9g for statistical purposes. 28 U.S.C. § 159.
- ☐ **Your debts are not primarily consumer debts.** You have nothing to report on this part of the form. Check this box and submit this form to the court with your other schedules.

8. From the *Statement of Your Current Monthly Income*: Copy your total current monthly income from Official Form 122A-1 Line 11; **OR**, Form 122B Line 11; **OR**, Form 122C-1 Line 14.

\$ 4,204.00

9. Copy the following special categories of claims from Part 4, line 6 of *Schedule E/F*.

Total claim

From Part 4 on *Schedule E/F*, copy the following:

9a. Domestic support obligations (Copy line 6a.)	\$ 0.00
9b. Taxes and certain other debts you owe the government. (Copy line 6b.)	\$ 0.00
9c. Claims for death or personal injury while you were intoxicated. (Copy line 6c.)	\$ 0.00
9d. Student loans. (Copy line 6f.)	\$ 81,237.85
9e. Obligations arising out of a separation agreement or divorce that you did not report as priority claims. (Copy line 6g.)	\$ 0.00
9f. Debts to pension or profit-sharing plans, and other similar debts. (Copy line 6h.)	+ \$ 0.00
9g. Total. Add lines 9a through 9f.	\$ 81,237.85

Fill in this information to identify your case:

Debtor 1 Ashley Marie Gjoire
First Name Middle Name Last Name

Debtor 2
(Spouse, if filing) First Name Middle Name Last Name

United States Bankruptcy Court for the: District of MA

Case number 25-11496
(If known)

☒ Check if this is an amended filing

Official Form 106Dec

Declaration About an Individual Debtor's Schedules

12/15

If two married people are filing together, both are equally responsible for supplying correct information.

You must file this form whenever you file bankruptcy schedules or amended schedules. Making a false statement, concealing property, or obtaining money or property by fraud in connection with a bankruptcy case can result in fines up to \$250,000, or imprisonment for up to 20 years, or both. 18 U.S.C. §§ 152, 1341, 1519, and 3571.

Sign Below

Did you pay or agree to pay someone who is NOT an attorney to help you fill out bankruptcy forms?

☒ No

☐ Yes. Name of person _____ Attach Bankruptcy Petition Preparer's Notice, Declaration, and Signature (Official Form 119).

Under penalty of perjury, I declare that I have read the summary and schedules filed with this declaration and that they are true and correct.

x [Signature]
Signature of Debtor 1

Date 8/4/2025
MM / DD / YYYY

x _____
Signature of Debtor 2

Date _____
MM / DD / YYYY

Ashley M. Gjovik, JD
In Propria Persona
(415) 964-6272
ashleymgjovik@protonmail.com
Boston, MA

UNITED STATES BANKRUPTCY COURT
DISTRICT OF MASSACHUSETTS

IN RE:

ASHLEY M. GJOVIK,

DEBTOR.

CHAPTER 7 CASE No: 25-11496

Judge Christopher J. Panos

AMENDED

OFFICIAL FORM 106

SCHEDULE A/B Q. 30 & 33,

OFFICIAL FORM 107 PART 4,

& FORM 106 SUMMARY

RULE 1009

**(ADDENDUM TO PRIOR FILED
VERSION)**

AMENDED OFFICIAL FORMS 106A/B & 107

1. I, Ashley Marie Gjovik, hereby amend my prior filed “Official Form 106 – Schedule A/B” (Questions 30 and 33) and “Official Form 107” (Parts 4 and 10) at Dkt. 1 for case 25-11496 as follows.

2. The initial Schedule A/B Question 30 asks “other amounts someone owes you” and Debtor amends to add and clarify the following in addition to the prior entry of “unpaid wages and benefits (see open litigation)”.

- 7/21 106AB No. 30: unpaid wages and benefits from Apple Inc and Northeastern University.
- 7/21 106AB No. 30 inc. from 107: compensatory, consequential, and other damages from Apple Inc for cases noted in Form 107 Parts 4 and 10.
- 7/21 106AB No. 30 inc. from 107: compensatory, consequential, and other damages from City of Santa Clara for cases noted in Form 107 Parts 4 and 10.
- 7/21 106AB No. 30 inc. from 107: compensatory, consequential, and other damages from Kalil Jenab for cases noted in Form 107 Parts 4 and 10.
- 7/21 106AB No. 30 inc. from 107: compensatory, consequential, and other damages from Northeastern University for cases noted in Form 107 Part 4.
- 8/4 106AB No. 30 **Amendment**: compensatory, consequential, and other damages from Debtor’s landlords (Seeratt Dutt and Alex Matses) under landlord/tenant, real property, and false claims laws.

Schedule A/B Question 33 and Form 107 Part 4 and 10 are also incorporated here.

3. The initial Schedule A/B Question 33 asks “Claims against third parties...” and Debtor amends to add and clarify the following in addition to the prior entry of “see open litigation section.”)

- 7/21 106AB No. 33 inc. from 107 Part 4: compensatory, consequential,

and other damages from Apple Inc for cases noted in Form 107.

- 7/21 106AB No. 33 inc. from 107 Part 4: compensatory, consequential, and other damages from Northeastern University for cases noted in Form 107.
- 7/21 106AB No. 33 inc. from 107 Part 4 & 10: Environmental Claims against Apple, City of Santa Clara, and Kalil Jenab (to be filed on or around Sept. 1 2025)
- 8/4 106AB No. 33: **New Potential Claim**
 - i. **Amendment:** new claims have arisen subsequent to the initial bankruptcy filing. The new claims represent potential landlord/tenant, real property, and/or false claims (Mass. General Laws Chapter 93A) litigation against Seeratt Dutt and Alex Matses (re: 18 Worcester Sq., Boston, MA).
- 8/4 106AB No. 33: **Amendment**
 - i. **Amendment:** For the sake of completeness this would also include a False Claims or related citizen-type criminal/fraud enforcement action against Northeastern University. This would also include crime victim restitution and whistleblower claims.
- 8/4 106AB No. 33: **Amendment**
 - i. **Amendment:** For the sake of completeness this would also include environmental claims against Northeastern University related to asbestos and lead exposure.
- 8/4 106AB No. 33: **Amendment**
 - i. **Amendment:** For the sake of completeness this would also include civil whistleblower, labor, and/or employment litigation against Northeastern University.
- 8/4 106AB No. 33: **Amendment**
 - i. **Amendment:** For the sake of completeness this would also include toxic tort and/or premise liability and/or landlord/tenant

claims against The Irvine Company (re: Santa Clara Square, Santa Clara, CA)

- 8/4 106AB No. 33: **Amendment**
 - i. **Amendment:** For the sake of completeness this would also include toxic tort and/or premise liability claims against GI Partners / CalSTRS. (re: 825 Stewart Drive / TRW Microwave Superfund, Sunnyvale, CA).
- 8/4 106AB No. 33: **Amendment**
 - i. **Amendment:** For the sake of completeness this would also include toxic tort and/or premise liability and/or CERCLA-related claims against Northrop Grumman (re: 825 Stewart Drive / TRW Microwave Superfund, Sunnyvale, CA).
- 8/4 106AB No. 33: **Amendment**
 - i. **Amendment:** For the sake of completeness this would also include toxic tort and/or premise liability and/or CERCLA-related claims against Kalil Jenab (re: Synertek Superfund site, Santa Clara, CA).
- 8/4 106AB No. 33: **Amendment**
 - i. **Amendment:** For the sake of completeness this would also include medical malpractice and medical-related legal compliance claims against Apple Inc (a.k.a. Apple Wellness Center, a.k.a. A.C. Wellness).
- 8/4 106AB No. 33: **Amendment**
 - i. **Amendment:** For the sake of completeness this would also include consumer protection and financial compliance claims against Apple Inc (a.k.a. “Apple Card”) and Goldman Sachs.
- 8/4 106AB No. 33: **Amendment**
 - i. **Amendment:** For the sake of completeness this would also include medical malpractice and/or other compliance claims

against Boston Medical Center.

- 8/4 106AB No. 33: **Amendment**

- i. **Amendment:** For the sake of completeness this would also include landlord/tenant, toxic tort (lead, asbestos), and/or premise liability claims against Michael Gilhooly (Albany, NY).

Schedule A/B Question 30 and Form 107 Part 4 and 10 are also incorporated here.

4. The initial Schedule A/B filing Question 30 references Official Form 107 Part 4 and Part 10 (“Legal Actions”).

5. The initial Form 107 Part 4 and 10 Legal Actions include and are also amended as follows:

- 7/21 107 Part 4 No. 9: Employment/Labor Claims against Apple Inc (including NLRB and civil litigation)
 - i. 8/4 **Amendment:** For the sake of completeness, this should also include the pending U.S. Dept. of Labor adjudication pending ARB appellate ruling (*Ashley Gjovik v Apple Inc, 2024-0060*).
- 7/21 107 Part 4 No. 9: Employment/Labor Claims against Northeastern University (including NLRB)
 - i. 8/4 **Amendment:** For the sake of completeness, this will also include a NSF Whistleblower retaliation claim (case number TBD) seeking compensatory damages.
- 7/21 107 Part 10: Environmental Claims against Apple (including civil litigation and government enforcement)
 - i. For clarity, the civil claim (no. 25-1) does include a request for compensatory damages.
 - ii. For clarity, the government enforcement (no. 26-1) would not provide direct financial benefit to the Debtor.
 - iii. For the sake of completeness, this would also include crime victim restitution.
- 7/21 107 Part 4 No. 9: Environmental Claims against Apple, City of

Santa Clara, and Kalil Jenab (to be filed on or around Sept. 1 2025).

- i. For clarity, this does not include a request for compensatory damages.
- 7/21 107 Part 10: Environmental Claims against Apple, City of Santa Clara, and Kalil Jenab (to be filed on or around Sept. 1 2025).
 - i. For clarity, the Citizen Suit (no. 26-2) would not provide direct financial benefit to the Debtor.
- 8/4 107 Part 4 Amendment: **New Anticipated Claim**
 - i. **Amendment:** for the sake of completeness, this will also likely include a landlord/tenant and/or false claims lawsuit against Seeratt Dutt and Alex Matses.

Schedule A/B Questions 30 and 33 are also incorporated here.

6. No corrections are needed to the information previously noted on these forms as filed on July 21 2025.

7. I declare under penalty of perjury under the laws of the United States of America, and in compliance with Fed.R.Bankr.P. Rule 9011, that the foregoing is true and correct. Executed on August 4 2025 in Boston, Massachusetts.

Respectfully submitted,



/s/ Ashley M. Gjovik
Pro Se / In Propria Persona
18 Worcester Square, Apt 1
Boston, MA 02118
Dated: August 4 2025

EXHIBIT:

JULY 21 2025 FILING

Fill in this information to identify your case and this filing:

Debtor 1

Ashley Marie Gajovic
First Name Middle Name Last Name

Debtor 2

(Spouse, if filing)

First Name Middle Name Last Name

United States Bankruptcy Court for the: District of MA

Case number

☐ Check if this is an amended filing

Official Form 106A/B

Schedule A/B: Property

12/15

In each category, separately list and describe items. List an asset only once. If an asset fits in more than one category, list the asset in the category where you think it fits best. Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. If more space is needed, attach a separate sheet to this form. On the top of any additional pages, write your name and case number (if known). Answer every question.

Part 1: Describe Each Residence, Building, Land, or Other Real Estate You Own or Have an Interest In

1. Do you own or have any legal or equitable interest in any residence, building, land, or similar property?

- ☒ No. Go to Part 2.
☐ Yes. Where is the property?

1.1.

Street address, if available, or other description

City State ZIP Code

County

What is the property? Check all that apply.

- ☐ Single-family home
☐ Duplex or multi-unit building
☐ Condominium or cooperative
☐ Manufactured or mobile home
☐ Land
☐ Investment property
☐ Timeshare
☐ Other

Who has an interest in the property? Check one.

- ☐ Debtor 1 only
☐ Debtor 2 only
☐ Debtor 1 and Debtor 2 only
☐ At least one of the debtors and another

Other information you wish to add about this item, such as local property identification number:

Do not deduct secured claims or exemptions. Put the amount of any secured claims on Schedule D: Creditors Who Have Claims Secured by Property.

Current value of the entire property? Current value of the portion you own?

\$ \$

Describe the nature of your ownership interest (such as fee simple, tenancy by the entireties, or a life estate), if known.

☐ Check if this is community property (see instructions)

If you own or have more than one, list here:

1.2.

Street address, if available, or other description

City State ZIP Code

County

What is the property? Check all that apply.

- ☐ Single-family home
☐ Duplex or multi-unit building
☐ Condominium or cooperative
☐ Manufactured or mobile home
☐ Land
☐ Investment property
☐ Timeshare
☐ Other

Who has an interest in the property? Check one.

- ☐ Debtor 1 only
☐ Debtor 2 only
☐ Debtor 1 and Debtor 2 only
☐ At least one of the debtors and another

Other information you wish to add about this item, such as local property identification number:

Do not deduct secured claims or exemptions. Put the amount of any secured claims on Schedule D: Creditors Who Have Claims Secured by Property.

Current value of the entire property? Current value of the portion you own?

\$ \$

Describe the nature of your ownership interest (such as fee simple, tenancy by the entireties, or a life estate), if known.

☐ Check if this is community property (see instructions)

Debtor 1

Ashley Marie Gjovsk
First Name Middle Name Last Name

Case number (if known)

1.3.

Street address, if available, or other description

City State ZIP Code

County

What is the property? Check all that apply.

- ☐ Single-family home
☐ Duplex or multi-unit building
☐ Condominium or cooperative
☐ Manufactured or mobile home
☐ Land
☐ Investment property
☐ Timeshare
☐ Other

Do not deduct secured claims or exemptions. Put the amount of any secured claims on Schedule D: Creditors Who Have Claims Secured by Property.

Current value of the entire property? Current value of the portion you own?

\$ \$

Describe the nature of your ownership interest (such as fee simple, tenancy by the entireties, or a life estate), if known.

Who has an interest in the property? Check one.

- ☐ Debtor 1 only
☐ Debtor 2 only
☐ Debtor 1 and Debtor 2 only
☐ At least one of the debtors and another

☐ Check if this is community property (see instructions)

Other information you wish to add about this item, such as local property identification number:

2. Add the dollar value of the portion you own for all of your entries from Part 1, including any entries for pages you have attached for Part 1. Write that number here.

\$

Part 2: Describe Your Vehicles

Do you own, lease, or have legal or equitable interest in any vehicles, whether they are registered or not? Include any vehicles you own that someone else drives. If you lease a vehicle, also report it on Schedule G: Executory Contracts and Unexpired Leases.

3. Cars, vans, trucks, tractors, sport utility vehicles, motorcycles

- ☒ No
☐ Yes

(disabled, cannot operate motor vehicles)

3.1. Make: _____
Model: _____
Year: _____
Approximate mileage: _____
Other information:

Who has an interest in the property? Check one.

- ☐ Debtor 1 only
☐ Debtor 2 only
☐ Debtor 1 and Debtor 2 only
☐ At least one of the debtors and another

Do not deduct secured claims or exemptions. Put the amount of any secured claims on Schedule D: Creditors Who Have Claims Secured by Property.

Current value of the entire property? Current value of the portion you own?

\$ \$

☐ Check if this is community property (see instructions)

If you own or have more than one, describe here:

3.2. Make: _____
Model: _____
Year: _____
Approximate mileage: _____
Other information:

Who has an interest in the property? Check one.

- ☐ Debtor 1 only
☐ Debtor 2 only
☐ Debtor 1 and Debtor 2 only
☐ At least one of the debtors and another

Do not deduct secured claims or exemptions. Put the amount of any secured claims on Schedule D: Creditors Who Have Claims Secured by Property.

Current value of the entire property? Current value of the portion you own?

\$ \$

☐ Check if this is community property (see instructions)

Debtor 1

Ashley Marie Gjoie
First Name Middle Name Last Name

Case number (if known) _____

n/a
3.3. Make: _____
Model: _____
Year: _____
Approximate mileage: _____
Other information: _____

Who has an interest in the property? Check one.

- ☐ Debtor 1 only
☐ Debtor 2 only
☐ Debtor 1 and Debtor 2 only
☐ At least one of the debtors and another

Do not deduct secured claims or exemptions. Put the amount of any secured claims on *Schedule D: Creditors Who Have Claims Secured by Property*.

Current value of the entire property? \$ _____ Current value of the portion you own? \$ _____

☐ Check if this is community property (see instructions)

n/a
3.4. Make: _____
Model: _____
Year: _____
Approximate mileage: _____
Other information: _____

Who has an interest in the property? Check one.

- ☐ Debtor 1 only
☐ Debtor 2 only
☐ Debtor 1 and Debtor 2 only
☐ At least one of the debtors and another

Do not deduct secured claims or exemptions. Put the amount of any secured claims on *Schedule D: Creditors Who Have Claims Secured by Property*.

Current value of the entire property? \$ _____ Current value of the portion you own? \$ _____

☐ Check if this is community property (see instructions)

4. Watercraft, aircraft, motor homes, ATVs and other recreational vehicles, other vehicles, and accessories

Examples: Boats, trailers, motors, personal watercraft, fishing vessels, snowmobiles, motorcycle accessories

- ☒ No
☐ Yes

n/a
4.1. Make: _____
Model: _____
Year: _____
Other information: _____

Who has an interest in the property? Check one.

- ☐ Debtor 1 only
☐ Debtor 2 only
☐ Debtor 1 and Debtor 2 only
☐ At least one of the debtors and another

Do not deduct secured claims or exemptions. Put the amount of any secured claims on *Schedule D: Creditors Who Have Claims Secured by Property*.

Current value of the entire property? \$ _____ Current value of the portion you own? \$ _____

☐ Check if this is community property (see instructions)

If you own or have more than one, list here:

n/a
4.2. Make: _____
Model: _____
Year: _____
Other information: _____

Who has an interest in the property? Check one.

- ☐ Debtor 1 only
☐ Debtor 2 only
☐ Debtor 1 and Debtor 2 only
☐ At least one of the debtors and another

Do not deduct secured claims or exemptions. Put the amount of any secured claims on *Schedule D: Creditors Who Have Claims Secured by Property*.

Current value of the entire property? \$ _____ Current value of the portion you own? \$ _____

☐ Check if this is community property (see instructions)

5. Add the dollar value of the portion you own for all of your entries from Part 2, including any entries for pages you have attached for Part 2. Write that number here _____

\$ 0

Debtor 1

Ashley Marie Givach
First Name Middle Name Last Name

Case number (if known)

Part 3: Describe Your Personal and Household Items

Do you own or have any legal or equitable interest in any of the following items?

Current value of the portion you own?
Do not deduct secured claims or exemptions.

6. Household goods and furnishings

Examples: Major appliances, furniture, linens, china, kitchenware

☐ No

☒ Yes. Describe..... couch, chairs, desk, bed, dresser, kitchenware, dishes/glasses, pots/pans, silverware, books

\$ ~2,000

7. Electronics

Examples: Televisions and radios; audio, video, stereo, and digital equipment; computers, printers, scanners; music collections; electronic devices including cell phones, cameras, media players, games

☐ No

☒ Yes. Describe..... computer, stereo, printer, scanner, cell phone, Minixpe, alarm clock, camera, record player, shredder

\$ ~1,500

8. Collectibles of value

Examples: Antiques and figurines; paintings, prints, or other artwork; books, pictures, or other art objects; stamp, coin, or baseball card collections; other collections, memorabilia, collectibles

☒ No

☐ Yes. Describe.....

\$ 0

9. Equipment for sports and hobbies

Examples: Sports, photographic, exercise, and other hobby equipment; bicycles, pool tables, golf clubs, skis; canoes and kayaks; carpentry tools; musical instruments

☒ No

☐ Yes. Describe.....

\$ 0

10. Firearms

Examples: Pistols, rifles, shotguns, ammunition, and related equipment

☒ No

☐ Yes. Describe.....

\$ 0

11. Clothes

Examples: Everyday clothes, furs, leather coats, designer wear, shoes, accessories

☐ No

☒ Yes. Describe..... clothing, shoes, boots, jackets, accessories, purses, bags

\$ ~3,000

12. Jewelry

Examples: Everyday jewelry, costume jewelry, engagement rings, wedding rings, heirloom jewelry, watches, gems, gold, silver

☐ No

☒ Yes. Describe..... jewelry, watches, keepsakes

\$ ~200

13. Non-farm animals

Examples: Dogs, cats, birds, horses

☐ No

☒ Yes. Describe..... dog (family member)

\$ n/a

14. Any other personal and household items you did not already list, including any health aids you did not list

☐ No

☒ Yes. Give specific information..... medical, art, other

\$ ~200

15. Add the dollar value of all of your entries from Part 3, including any entries for pages you have attached for Part 3. Write that number here

\$ 6,900

Debtor 1

Ashley Marie Gjovik
 First Name Middle Name Last Name

Case number (if known)

Part 4: Describe Your Financial Assets

Do you own or have any legal or equitable interest in any of the following?

Current value of the portion you own?

Do not deduct secured claims or exemptions.

16. Cash

Examples: Money you have in your wallet, in your home, in a safe deposit box, and on hand when you file your petition

☐ No
☒ Yes

Cash: \$ 8

17. Deposits of money

Examples: Checking, savings, or other financial accounts; certificates of deposit; shares in credit unions, brokerage houses, and other similar institutions. If you have multiple accounts with the same institution, list each.

☐ No
☒ Yes

Institution name:

17.1. Checking account:

JP Morgan Chase

\$ 490

17.2. Checking account:

Discover

\$ 3319

17.3. Savings account:

~~JP Morgan Chase~~ Discover

\$ 20

17.4. Savings account:

\$

17.5. Certificates of deposit:

Vemo

\$

17.6. Other financial account:

Paypal

\$ 399

17.7. Other financial account:

\$ 413

17.8. Other financial account:

\$

17.9. Other financial account:

\$

18. Bonds, mutual funds, or publicly traded stocks

Examples: Bond funds, investment accounts with brokerage firms, money market accounts

☒ No
☐ Yes

Institution or issuer name:

\$ 0
\$ 0
\$ 0
19. Non-publicly traded stock and interests in incorporated and unincorporated businesses, including an interest in an LLC, partnership, and joint venture
☐ No
☒ Yes. Give specific information about them

Name of entity:

A.M. Gjovik Consulting LLC

% of ownership:

100% %

0% %

0% %

\$ 0

\$

\$

Debtor 1

Ashley Marie Gjaar
First Name Middle Name Last Name

Casa number (if known)

20. Government and corporate bonds and other negotiable and non-negotiable instruments

Negotiable instruments include personal checks, cashiers' checks, promissory notes, and money orders.
Non-negotiable instruments are those you cannot transfer to someone by signing or delivering them.

☒ No

☐ Yes. Give specific information about them.....

Issuer name:

\$ 0
\$ 0
\$ 0

21. Retirement or pension accounts

Examples: Interests in IRA, ERISA, Keogh, 401(k), 403(b), thrift savings accounts, or other pension or profit-sharing plans

☒ No

☐ Yes. List each account separately.

Type of account:

Institution name:

401(k) or similar plan:

Pension plan:

IRA:

Retirement account:

Keogh:

Additional account:

Additional account:

\$ 0
\$ 0
\$ 0
\$ 0
\$ 0
\$ 0
\$ 0

22. Security deposits and prepayments

Your share of all unused deposits you have made so that you may continue service or use from a company
Examples: Agreements with landlords, prepaid rent, public utilities (electric, gas, water), telecommunications companies, or others

☒ No

☐ Yes

Institution name or Individual:

Electric:

Gas:

Heating oil:

Security deposit on rental unit:

Prepaid rent:

Telephone:

Water:

Rented furniture:

Other:

\$ 0
\$ 0
\$ 0
\$ 2625
\$ 0
\$ 0
\$ 0
\$ 0
\$ 0

23. Annuities (A contract for a periodic payment of money to you, either for life or for a number of years)

☒ No

☐ Yes

Issuer name and description:

\$ 0
\$ 0
\$ 0

Debtor 1

Ashley Marie Gjovik
First Name Middle Name Last Name

Case number (if known)

24. Interests in an education IRA, in an account in a qualified ABLE program, or under a qualified state tuition program.

26 U.S.C. §§ 530(b)(1), 529A(b), and 529(b)(1).

☒ No

☐ Yes Institution name and description. Separately file the records of any interests. 11 U.S.C. § 521(c):

\$ 0
\$ 0
\$ 0

25. Trusts, equitable or future interests in property (other than anything listed in line 1), and rights or powers exercisable for your benefit

☒ No

☐ Yes. Give specific information about them....

\$ 0

26. Patents, copyrights, trademarks, trade secrets, and other intellectual property

Examples: Internet domain names, websites, proceeds from royalties and licensing agreements

☐ No

☒ Yes. Give specific information about them....

domain names + websites (ashleygjovik.com, gjovik.co, whistleblower.org, whatshere.org, ewlmeqa.com)

\$ 400

27. Licenses, franchises, and other general intangibles

Examples: Building permits, exclusive licenses, cooperative association holdings, liquor licenses, professional licenses

☒ No

☐ Yes. Give specific information about them....

\$ 0

Money or property owed to you?

Current value of the portion you own? Do not deduct secured claims or exemptions.

28. Tax refunds owed to you

☒ No

☐ Yes. Give specific information about them, including whether you already filed the returns and the tax years.

Federal:

\$ 0

State:

\$ 0

Local:

\$ 0

29. Family support

Examples: Past due or lump sum alimony, spousal support, child support, maintenance, divorce settlement, property settlement

☒ No

☐ Yes. Give specific information.....

Alimony:

\$ 0

Maintenance:

\$ 0

Support:

\$ 0

Divorce settlement:

\$ 0

Property settlement:

\$ 0

30. Other amounts someone owes you

Examples: Unpaid wages, disability insurance payments, disability benefits, sick pay, vacation pay, workers' compensation, Social Security benefits; unpaid loans you made to someone else

☐ No

☒ Yes. Give specific information.....

Unpaid wages + benefits (see open litigation)

TBD
\$386k/year
\$391,200 - current
with interest
+ benefits
page 7

Debtor 1

Ashley Marie Gault
First Name Middle Name Last Name

Case number (if known)

31. Interests in insurance policies

Examples: Health, disability, or life insurance; health savings account (HSA); credit, homeowner's, or renter's insurance

☒ No

☐ Yes. Name the insurance company of each policy and list its value. ...

Company name:

Beneficiary:

Surrender or refund value:

\$ 0

\$ 0

\$ 0

32. Any interest in property that is due you from someone who has died

If you are the beneficiary of a living trust, expect proceeds from a life insurance policy, or are currently entitled to receive property because someone has died.

☒ No

☐ Yes. Give specific information.

\$ 0

33. Claims against third parties, whether or not you have filed a lawsuit or made a demand for payment

Examples: Accidents, employment disputes, insurance claims, or rights to sue

☐ No

☒ Yes. Describe each claim.

see open litigation section

\$ TBD

34. Other contingent and unliquidated claims of every nature, including counterclaims of the debtor and rights to set off claims

☐ No

☒ Yes. Describe each claim.

counterclaims + neg for loan forgiveness

\$ TBD

35. Any financial assets you did not already list

☒ No

☐ Yes. Give specific information.

\$ 0

36. Add the dollar value of all of your entries from Part 4, including any entries for pages you have attached for Part 4. Write that number here

\$ 7,674

Part 5: Describe Any Business-Related Property You Own or Have an Interest In. List any real estate in Part 1.

37. Do you own or have any legal or equitable interest in any business-related property?

☒ No. Go to Part 6.

☐ Yes. Go to line 38.

Current value of the portion you own?

Do not deduct secured claims or exemptions.

38. Accounts receivable or commissions you already earned

☐ No

☐ Yes. Describe.

\$ 0

39. Office equipment, furnishings, and supplies

Examples: Business-related computers, software, modems, printers, copiers, fax machines, rugs, telephones, desks, chairs, electronic devices

☐ No

☐ Yes. Describe.

\$ 0

Debtor 1

Ashley Marie Gajovic
First Name Middle Name Last Name

Case number (if known)

40. Machinery, fixtures, equipment, supplies you use in business, and tools of your trade

☒ No

☐ Yes. Describe.....

\$ 0

41. Inventory

☒ No

☐ Yes. Describe.....

\$ 0

42. Interests in partnerships or joint ventures

☒ No

☐ Yes. Describe..... Name of entity:

% of ownership:

\$ 0
\$ 0
\$ 0

43. Customer lists, mailing lists, or other compilations

☒ No

☐ Yes. Do your lists include personally identifiable information (as defined in 11 U.S.C. § 101(41A))?

☐ No

☐ Yes. Describe.....

\$ 0

44. Any business-related property you did not already list

☒ No

☐ Yes. Give specific information

\$ 0
\$ 0
\$ 0
\$ 0
\$ 0
\$ 0

45. Add the dollar value of all of your entries from Part 5, including any entries for pages you have attached for Part 5. Write that number here

\$ 0

Part 6: Describe Any Farm- and Commercial Fishing-Related Property You Own or Have an Interest In.
If you own or have an interest in farmland, list it in Part 1.

46. Do you own or have any legal or equitable interest in any farm- or commercial fishing-related property?

☒ No. Go to Part 7.

☐ Yes. Go to line 47.

Current value of the portion you own?

Do not deduct secured claims or exemptions.

47. Farm animals

Examples: Livestock, poultry, farm-raised fish

☒ No

☐ Yes.....

\$ 0

Debtor 1

Ashley Marie Gajovich
First Name Middle Name Last Name

Case number (if known)

48. Crops—either growing or harvested

- ☒ No
☐ Yes. Give specific information.....

\$ 0

49. Farm and fishing equipment, implements, machinery, fixtures, and tools of trade

- ☒ No
☐ Yes.....

\$ 0

50. Farm and fishing supplies, chemicals, and feed

- ☒ No
☐ Yes.....

\$ 0

51. Any farm- and commercial fishing-related property you did not already list

- ☒ No
☐ Yes. Give specific information.....

\$ 0

52. Add the dollar value of all of your entries from Part 6, including any entries for pages you have attached for Part 6. Write that number here

\$ 0

Part 7: Describe All Property You Own or Have an Interest in That You Did Not List Above

53. Do you have other property of any kind you did not already list?

Examples: Season tickets, country club membership

- ☒ No
☐ Yes. Give specific information.....

\$ 0
\$ 0
\$ 0

54. Add the dollar value of all of your entries from Part 7. Write that number here

\$ 0

Part 8: List the Totals of Each Part of this Form

55. Part 1: Total real estate, line 2

\$ 0

56. Part 2: Total vehicles, line 5

\$ 0

57. Part 3: Total personal and household items, line 15

\$ 6,900

58. Part 4: Total financial assets, line 36

\$ 7,674

59. Part 5: Total business-related property, line 45

\$ 0

60. Part 6: Total farm- and fishing-related property, line 52

\$ 0

61. Part 7: Total other property not listed, line 54

+ \$ 0

62. Total personal property. Add lines 56 through 61.

\$ 14,574

Copy personal property total → + \$ 14,574

63. Total of all property on Schedule A/B. Add line 55 + line 62.

\$ 14,574

EXHIBIT:

JULY 21 2025 FILING

Fill in this information to identify your case:

Debtor 1

Ashley Marie Givoni
First Name Middle Name Last Name

Debtor 2

(Spouse, if filing)

First Name Middle Name Last Name

United States Bankruptcy Court for the: District of MA

Case number
(If known)

☐ Check if this is an amended filing

Official Form 107

Statement of Financial Affairs for Individuals Filing for Bankruptcy

04/25

Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. If more space is needed, attach a separate sheet to this form. On the top of any additional pages, write your name and case number (if known). Answer every question.

Part 1: Give Details About Your Marital Status and Where You Lived Before

1. What is your current marital status?

- ☐ Married
☒ Not married

2. During the last 3 years, have you lived anywhere other than where you live now?

- ☐ No
☒ Yes. List all of the places you lived in the last 3 years. Do not include where you live now.

Debtor 1:

Dates Debtor 1
lived there

Debtor 2:

Dates Debtor 2
lived there

☐ Same as Debtor 1

☐ Same as Debtor 1

Number Street

From _____
To _____

Number Street

From _____
To _____

City State ZIP Code

City State ZIP Code

☐ Same as Debtor 1

☐ Same as Debtor 1

Number Street

From _____
To _____

Number Street

From _____
To _____

City State ZIP Code

City State ZIP Code

3. Within the last 8 years, did you ever live with a spouse or legal equivalent in a community property state or territory? (Community property states and territories include Arizona, California, Idaho, Louisiana, Nevada, New Mexico, Puerto Rico, Texas, Washington, and Wisconsin.)

- ☒ No
☐ Yes. Make sure you fill out Schedule H: Your Creditors (Official Form 106H).

Part 2: Explain the Sources of Your Income

Debtor 1

Ashley Marie Gough
First Name Middle Name Last Name

Case number (if known)

4. Did you have any income from employment or from operating a business during this year or the two previous calendar years?

Fill in the total amount of income you received from all jobs and all businesses, including part-time activities.

If you are filing a joint case and you have income that you receive together, list it only once under Debtor 1.

☐ No

☒ Yes. Fill in the details.

	Debtor 1	Debtor 2
	Sources of Income Check all that apply.	Sources of Income Check all that apply.
From January 1 of current year until the date you filed for bankruptcy:	<input type="checkbox"/> Wages, commissions, bonuses, tips <input type="checkbox"/> Operating a business	<input type="checkbox"/> Wages, commissions, bonuses, tips <input type="checkbox"/> Operating a business
For last calendar year: (January 1 to December 31, 2024)	<input checked="" type="checkbox"/> Wages, commissions, bonuses, tips <input type="checkbox"/> Operating a business	<input type="checkbox"/> Wages, commissions, bonuses, tips <input type="checkbox"/> Operating a business
For the calendar year before that: (January 1 to December 31, 2023)	<input type="checkbox"/> Wages, commissions, bonuses, tips <input checked="" type="checkbox"/> Operating a business (Self-employment)	<input type="checkbox"/> Wages, commissions, bonuses, tips <input type="checkbox"/> Operating a business
	Gross Income (before deductions and exclusions)	Gross Income (before deductions and exclusions)
	\$ 0	
	\$ 81,945	
	\$ 23,730	

5. Did you receive any other income during this year or the two previous calendar years?

Include income regardless of whether that income is taxable. Examples of other income are alimony; child support; Social Security, unemployment, and other public benefit payments; pensions; rental income; interest; dividends; money collected from lawsuits; royalties; and gambling and lottery winnings. If you are filing a joint case and you have income that you received together, list it only once under Debtor 1.

List each source and the gross income from each source separately. Do not include income that you listed in line 4.

☐ No

☒ Yes. Fill in the details.

	Debtor 1	Debtor 2
	Sources of Income Describe below.	Sources of Income Describe below.
From January 1 of current year until the date you filed for bankruptcy:	Unemployment	
	\$ 28,377	
For last calendar year: (January 1 to December 31, 2024)	Unemployment	
	\$ 5,255	
For the calendar year before that: (January 1 to December 31, 2023)		

Debtor 1

Ashley Marie Gjouk
First Name Middle Name Last Name

Case number (if known)

Part 3: List Certain Payments You Made Before You Filed for Bankruptcy

6. Are either Debtor 1's or Debtor 2's debts primarily consumer debts?

- ☐ No. Neither Debtor 1 nor Debtor 2 has primarily consumer debts. *Consumer debts* are defined in 11 U.S.C. § 101(8) as "incurred by an individual primarily for a personal, family, or household purpose."

During the 90 days before you filed for bankruptcy, did you pay any creditor a total of \$8,575* or more?

- ☐ No. Go to line 7.

- ☐ Yes. List below each creditor to whom you paid a total of \$8,575* or more in one or more payments and the total amount you paid that creditor. Do not include payments for domestic support obligations, such as child support and alimony. Also, do not include payments to an attorney for this bankruptcy case.

Subject to adjustment on 4/01/28 and every 3 years after that for cases filed on or after the date of adjustment.

- ☒ Yes. Debtor 1 or Debtor 2 or both have primarily consumer debts.

During the 90 days before you filed for bankruptcy, did you pay any creditor a total of \$600 or more?

- ☐ No. Go to line 7.

- ☒ Yes. List below each creditor to whom you paid a total of \$600 or more and the total amount you paid that creditor. Do not include payments for domestic support obligations, such as child support and alimony. Also, do not include payments to an attorney for this bankruptcy case.

Creditor's Name	Dates of payment	Total amount paid	Amount you still owe	Was this payment for...
Thomson Reuters 2900 Ames Crossway Eagan, MN 55121	6/26/25	\$875.98	\$0	<input type="checkbox"/> Mortgage <input type="checkbox"/> Car <input type="checkbox"/> Credit card <input type="checkbox"/> Loan repayment <input type="checkbox"/> Suppliers or vendors <input checked="" type="checkbox"/> Other Westlaw access
		\$	\$	<input type="checkbox"/> Mortgage <input type="checkbox"/> Car <input type="checkbox"/> Credit card <input type="checkbox"/> Loan repayment <input type="checkbox"/> Suppliers or vendors <input type="checkbox"/> Other
		\$	\$	<input type="checkbox"/> Mortgage <input type="checkbox"/> Car <input type="checkbox"/> Credit card <input type="checkbox"/> Loan repayment <input type="checkbox"/> Suppliers or vendors <input type="checkbox"/> Other

Debtor 1

Ashley Marie Gjevik
 First Name Middle Name Last Name

Case number (if known) _____

7. Within 1 year before you filed for bankruptcy, did you make a payment on a debt you owed anyone who was an insider?

Insiders include your relatives; any general partners; relatives of any general partners; partnerships of which you are a general partner; corporations of which you are an officer, director, person in control, or owner of 20% or more of their voting securities; and any managing agent, including one for a business you operate as a sole proprietor. 11 U.S.C. § 101. Include payments for domestic support obligations, such as child support and alimony.

☒ No

☐ Yes. List all payments to an insider.

Insider's Name	Dates of payment	Total amount paid	Amount you still owe	Reason for this payment
Insider's Name		\$ _____	\$ _____	
Number Street				
City State ZIP Code				
Insider's Name		\$ _____	\$ _____	
Number Street				
City State ZIP Code				

8. Within 1 year before you filed for bankruptcy, did you make any payments or transfer any property on account of a debt that benefited an insider?

Include payments on debts guaranteed or cosigned by an insider.

☒ No

☐ Yes. List all payments that benefited an insider.

Insider's Name	Dates of payment	Total amount paid	Amount you still owe	Reason for this payment Include creditor's name
Insider's Name		\$ _____	\$ _____	
Number Street				
City State ZIP Code				
Insider's Name		\$ _____	\$ _____	
Number Street				
City State ZIP Code				

Debtor 1

Ashley Marie Gjovalieri
First Name Middle Name Last Name

Case number (if known)

Part 4: Identify Legal Actions, Repossessions, and Foreclosures

9. Within 1 year before you filed for bankruptcy, were you a party in any lawsuit, court action, or administrative proceeding?

List all such matters, including personal injury cases, small claims actions, divorces, collection suits, paternity actions, support or custody modifications, and contract disputes.

- ☐ No
☒ Yes. Fill in the details.

Case title	Nature of the case	Court or agency	Status of the case
Ashley Gjovalieri Apple Inc. 32-CA-282142 32-CA-283161 01-CA-368726 32-CA-28441428 32-CA-28441428	Violates of NLRA 8(a)(1) + 8(a)(4) (retaliation/ wrongful term)	US NLRB Region 21 312 N Spring St 10th Fl LA, CA, 90012	<input checked="" type="checkbox"/> Pending <input type="checkbox"/> On appeal <input type="checkbox"/> Concluded complaint filed
Ashley Gjovalieri + Northeastern University 01-CA-342355 01-CA-350371	Violates of NLRA 8(a)(1) + 8(a)(4) (retaliation/ wrongful term)	US NLRB Region 1 10 Causeway St Rm 1002 Boston, MA, 02222	<input checked="" type="checkbox"/> Pending <input type="checkbox"/> On appeal <input type="checkbox"/> Concluded

10. Within 1 year before you filed for bankruptcy, was any of your property repossessed, foreclosed, garnished, attached, seized, or levied?

Check all that apply and fill in the details below.

- ☒ No. Go to line 11.
☐ Yes. Fill in the information below.

Describe the property	Date	Value of the property
Creditor's Name		\$
Number Street		
City State ZIP Code		
Explain what happened		
<input type="checkbox"/> Property was repossessed.		
<input type="checkbox"/> Property was foreclosed.		
<input type="checkbox"/> Property was garnished.		
<input type="checkbox"/> Property was attached, seized, or levied.		
Describe the property	Date	Value of the property
Creditor's Name		\$
Number Street		
City State ZIP Code		
Explain what happened		
<input type="checkbox"/> Property was repossessed.		
<input type="checkbox"/> Property was foreclosed.		
<input type="checkbox"/> Property was garnished.		
<input type="checkbox"/> Property was attached, seized, or levied.		

Debtor 1

Ashley Marie Gjark
First Name Middle Name Last Name

Case number (if known)

Part 4: Identify Legal Actions, Repossessions, and Foreclosures

9. Within 1 year before you filed for bankruptcy, were you a party in any lawsuit, court action, or administrative proceeding?

List all such matters, including personal injury cases, small claims actions, divorces, collection suits, paternity actions, support or custody modifications, and contract disputes.

☐ No

☒ Yes. Fill in the details.

Case title	Nature of the case	Court or agency	Status of the case
Ashley Gjark v Apple Inc	Whistleblower Retaliation + Labor Violations (Telling claims, C.L.C 1009, 6310, + 98.7)	D.C., N.D. Cal 450 Cradden Ave SF, CA, 94102	<input checked="" type="checkbox"/> Pending <input type="checkbox"/> On appeal <input type="checkbox"/> Concluded
Gjark v Apple Santa Clara + Inob/custody w/daughters	US EAA Citizens Suit (see pg 11)	DC., N.D. Cal. 280 South 1st St M 212 San Jose CA 95113	<input checked="" type="checkbox"/> Pending <input type="checkbox"/> On appeal <input type="checkbox"/> Concluded
Case number 3:23-cv- 04597			
Case number TBO (to file 9/1/25+)			

10. Within 1 year before you filed for bankruptcy, was any of your property repossessed, foreclosed, garnished, attached, seized, or levied?
Check all that apply and fill in the details below.

☐ No. Go to line 11.

☐ Yes. Fill in the information below.

see 1/2

Describe the property	Date	Value of the property
Creditor's Name		\$
Number Street		
City State ZIP Code		
Explain what happened		
<input type="checkbox"/> Property was repossessed.		
<input type="checkbox"/> Property was foreclosed.		
<input type="checkbox"/> Property was garnished.		
<input type="checkbox"/> Property was attached, seized, or levied.		
Describe the property	Date	Value of the property
Creditor's Name		\$
Number Street		
City State ZIP Code		
Explain what happened		
<input type="checkbox"/> Property was repossessed.		
<input type="checkbox"/> Property was foreclosed.		
<input type="checkbox"/> Property was garnished.		
<input type="checkbox"/> Property was attached, seized, or levied.		

Debtor 1

Ashley Marie Givoni
First Name Middle Name Last Name

Case number (if known) _____

11. Within 90 days before you filed for bankruptcy, did any creditor, including a bank or financial institution, set off any amounts from your accounts or refuse to make a payment because you owed a debt?

- ☒ No
☐ Yes. Fill in the details.

Creditor's Name	Describe the action the creditor took	Date action was taken	Amount
Number Street			\$
City State ZIP Code	Last 4 digits of account number: XXXX- - - -		

12. Within 1 year before you filed for bankruptcy, was any of your property in the possession of an assignee for the benefit of creditors, a court-appointed receiver, a custodian, or another official?

- ☒ No
☐ Yes

Part 5: List Certain Gifts and Contributions

13. Within 2 years before you filed for bankruptcy, did you give any gifts with a total value of more than \$600 per person?

- ☒ No
☐ Yes. Fill in the details for each gift.

Gifts with a total value of more than \$600 per person	Describe the gifts	Dates you gave the gifts	Value
Person to Whom You Gave the Gift			\$
Number Street			\$
City State ZIP Code			
Person's relationship to you			
Gifts with a total value of more than \$600 per person	Describe the gifts	Dates you gave the gifts	Value
Person to Whom You Gave the Gift			\$
Number Street			\$
City State ZIP Code			
Person's relationship to you			

Debtor 1

Ashley Marie Givock
First Name Middle Name Last Name

Case number (if known)

14. Within 2 years before you filed for bankruptcy, did you give any gifts or contributions with a total value of more than \$600 to any charity?

- ☒ No
☐ Yes. Fill in the details for each gift or contribution.

Gifts or contributions to charities
that total more than \$600

Describe what you contributed

Date you
contributed

Value

Charity's Name

\$

\$

Number Street

City State ZIP Code

Part 6: List Certain Losses

15. Within 1 year before you filed for bankruptcy or since you filed for bankruptcy, did you lose anything because of theft, fire, other disaster, or gambling?

- ☒ No
☐ Yes. Fill in the details.

Describe the property you lost and
how the loss occurred

Describe any insurance coverage for the loss

Include the amount that insurance has paid. List pending insurance
claims on line 33 of Schedule A/B: Property.

Date of your
loss

Value of property
lost

\$

Part 7: List Certain Payments or Transfers

16. Within 1 year before you filed for bankruptcy, did you or anyone else acting on your behalf pay or transfer any property to anyone you consulted about seeking bankruptcy or preparing a bankruptcy petition?

Include any attorneys, bankruptcy petition preparers, or credit counseling agencies for services required in your bankruptcy.

- ☒ No
☐ Yes. Fill in the details.

Description and value of any property transferred

Date payment or
transfer was
made

Amount of payment

Person Who Was Paid

Number Street

\$

\$

City State ZIP Code

Email or website address

Person Who Made the Payment, if Not You

Deblor 1

Ashley Marie Gjavik

Case number (if known)

Description and value of any property transferred		Date payment or transfer was made	Amount of payment
Person Who Was Paid _____ Number Street _____ _____ City State ZIP Code _____ Email or website address _____ Person Who Made the Payment, If Not You		_____ _____	\$ _____ \$ _____

Date payment or transfer was made

Amount of
payment

Person Who Was Paid

Number	Street
--------	--------

City	State	ZIP Code
------	-------	----------

Email or website address

Person Who Made the Payment. If Not You
$$n/a$$

\$

\$_____

17. Within 1 year before you filed for bankruptcy, did you or anyone else acting on your behalf pay or transfer any property to anyone who promised to help you deal with your creditors or to make payments to your creditors?
Do not include any payment or transfer that you listed on line 16.

☒ No

☒ **Yes. Fill in the details.**

Description and value of any property transferred			Date payment or transfer was made	Amount of payment
Person Who Was Paid				
Number Street				\$
				\$
City	State	ZIP Code		

Date payment or transfer was made

Amount of payment

Person Who Was Paid

Number	Street
--------	--------

City	State	ZIP Code
------	-------	----------

$$n/a$$

\$_____

§

18. Within 2 years before you filed for bankruptcy, did you sell, trade, or otherwise transfer any property to anyone, other than property transferred in the ordinary course of your business or financial affairs?
Include both outright transfers and transfers made as security (such as the granting of a security interest or mortgage on your property).
Do not include gifts and transfers that you have already listed on this statement.

☐ No☐ Yes. Fill in the details.

Description and value of property transferred	Describe any property or payments received or debts paid in exchange	Date transfer was made
Person Who Received Transfer _____ Number Street _____ _____ City State ZIP Code _____	n/a	_____ _____ _____
Person's relationship to you _____ _____ Person Who Received Transfer _____ Number Street _____ _____ City State ZIP Code _____		_____ _____ _____
Person's relationship to you _____ _____		

Describe any property or payments received or debts paid in exchange

Date transfer
was made

Person Who Received Transfer

Number	Street
--------	--------

City	State	ZIP Code
------	-------	----------

Person's relationship to you

Person Who Received Transfer

Number	Street
--------	--------

City	State	ZIP Code
------	-------	----------

Person's relationship to you _____

Na

Debtor 1

Ashley Marie Givuk
First Name Middle Name Last Name

Casa number (if known)

19. Within 10 years before you filed for bankruptcy, did you transfer any property to a self-settled trust or similar device of which you are a beneficiary? (These are often called *asset-protection devices*.)

- ☒ No
☐ Yes. Fill in the details.

Description and value of the property transferred

Date transfer was made

Name of trust

n/a

Part 8: List Certain Financial Accounts, Instruments, Safe Deposit Boxes, and Storage Units

20. Within 1 year before you filed for bankruptcy, were any financial accounts or instruments held in your name, or for your benefit, closed, sold, moved, or transferred?

Include checking, savings, money market, or other financial accounts; certificates of deposit; shares in banks, credit unions, brokerage houses, pension funds, cooperatives, associations, and other financial institutions.

- ☐ No
☒ Yes. Fill in the details.

Last 4 digits of account number

Type of account or instrument

Date account was closed, sold, moved, or transferred

Last balance before closing or transfer

SPM Chase Bank NA
Name of Financial Institution
PO Box 182051
Number Street

XXXX-5105

- ☐ Checking
☒ Savings
☐ Money market
☐ Brokerage
☐ Other

2025

\$ 0

Columbus OH 43218
City State ZIP Code

SPM Chase Bank NA
Name of Financial Institution
PO Box 182051
Number Street

XXXX-5904

- ☒ Checking
☐ Savings
☐ Money market
☐ Brokerage
☐ Other

2025

\$ 0

Columbus OH 43218
City State ZIP Code

21. Do you now have, or did you have within 1 year before you filed for bankruptcy, any safe deposit box or other depository for securities, cash, or other valuables?

- ☒ No
☐ Yes. Fill in the details.

Who else had access to it?

Describe the contents

Do you still have it?

Name of Financial Institution

Name

Number Street

Number Street

City

State

ZIP Code

City

State

ZIP Code

- ☐ No
☐ Yes

Debtor 1

Ashley Marie Givach
First Name Middle Name Last Name

Case number (if known) _____

22. Have you stored property in a storage unit or place other than your home within 1 year before you filed for bankruptcy?

☒ No

☐ Yes. Fill in the details.

	Who else has or had access to it?	Describe the contents	Do you still have it?
Name of Storage Facility	Name		<input type="checkbox"/> No
Number Street	Number Street		<input type="checkbox"/> Yes
City State ZIP Code	City State ZIP Code		

Part 9: Identify Property You Hold or Control for Someone Else

23. Do you hold or control any property that someone else owns? Include any property you borrowed from, are storing for, or hold in trust for someone.

☒ No

☐ Yes. Fill in the details.

	Where is the property?	Describe the property	Value
Owner's Name			\$ _____
Number Street	Number Street		
City State ZIP Code	City State ZIP Code		

Part 10: Give Details About Environmental Information

For the purpose of Part 10, the following definitions apply:

- Environmental law** means any federal, state, or local statute or regulation concerning pollution, contamination, releases of hazardous or toxic substances, wastes, or material into the air, land, soil, surface water, groundwater, or other medium, including statutes or regulations controlling the cleanup of these substances, wastes, or material.
- Site** means any location, facility, or property as defined under any environmental law, whether you now own, operate, or utilize it or used to own, operate, or utilize it, including disposal sites.
- Hazardous material** means anything an environmental law defines as a hazardous waste, hazardous substance, toxic substance, hazardous material, pollutant, contaminant, or similar term.

Report all notices, releases, and proceedings that you know about, regardless of when they occurred.

24. Has any governmental unit notified you that you may be liable or potentially liable under or in violation of an environmental law?

☒ No

☐ Yes. Fill in the details.

	Governmental unit	Environmental law, if you know it	Date of notice
Name of site	Governmental unit		
Number Street	Number Street		
City State ZIP Code	City State ZIP Code		

Debtor 1 Ashley Marie Gjunk
First Name Middle Name Last Name

Case number (if known) _____

25. Have you notified any governmental unit of any release of hazardous material?

1/2 ☐ No
☒ Yes. Fill in the details.

Name of site	Governmental unit	Environmental law, if you know it	Date of notice
<u>Apple Inc.</u>	<u>USEPA R9</u>	<u>RCA, CAA, CWA</u>	<u>9/2000</u>
<u>3250 Scott Blvd</u>	<u>75 Hewlett St</u>	<u>EPCRA, TSCA</u>	<u>6/2023</u>
<u>Number Street</u>	<u>Number Street</u>		
<u>CAR 000278176</u>	<u>SF CA 94105</u>	<u>> 2023-2024 RAA in progress</u>	
<u>Santa Clara CA 95054</u>	<u>City State ZIP Code</u>	<u>> in progress RRA administrative enforcement action</u>	
<u>City State ZIP Code</u>		<u>> 2024-2025 BAA and enforcement action</u>	

26. Have you been a party in any judicial or administrative proceeding under any environmental law? Include settlements and orders.

1/2 ☐ No
☒ Yes. Fill in the details.

Case title	Court or agency	Nature of the case	Status of the case
<u>Ashley Gjunk</u>	<u>D.C., N.D. Cal</u>	<u>Civil, torts</u>	<input type="checkbox"/> Pending
<u>v Apple Inc.</u>	<u>450 Golden Gate Ave</u>	<u>(3250 Scott Blvd)</u>	<input checked="" type="checkbox"/> On appeal
<u>3:23-cv-04597</u>	<u>SF, CA, 94102</u>	<u>No case (private)</u>	<input type="checkbox"/> Concluded
<u>Case number</u>	<u>City State ZIP Code</u>	<u>Ultrahertz a body</u>	
		<u>160 (feet of fence)</u>	
		<u>[Dismissed on SOL]</u>	

Part 11: Give Details About Your Business or Connections to Any Business

27. Within 4 years before you filed for bankruptcy, did you own a business or have any of the following connections to any business?

- ☐ A sole proprietor or self-employed in a trade, profession, or other activity, either full-time or part-time
- ☒ A member of a limited liability company (LLC) or limited liability partnership (LLP)
- ☐ A partner in a partnership
- ☐ An officer, director, or managing executive of a corporation
- ☐ An owner of at least 5% of the voting or equity securities of a corporation

- ☐ No. None of the above applies. Go to Part 12.
- ☒ Yes. Check all that apply above and fill in the details below for each business.

Business Name	Describe the nature of the business	Employer identification number Do not include Social Security number or ITIN.
<u>AM Gjunk Consulting LLC</u>	<u>Consulting (single member)</u>	<u>EIN: 88-2402989</u>
<u>2108 N ST</u>	<u>Name of accountant or bookkeeper</u>	<u>Dates business existed</u>
<u>STE 4553</u>	<u>(Self)</u>	<u>From _____ To _____</u>
<u>Sacramento CA 95816</u>	<u>Describe the nature of the business</u>	<u>Employer identification number</u>
<u>City State ZIP Code</u>		<u>Do not include Social Security number or ITIN.</u>
	<u>Name of accountant or bookkeeper</u>	<u>EIN: _____</u>
		<u>Dates business existed</u>
		<u>From _____ To _____</u>

Debtor 1

Ashley Marie Gruek
First Name Middle Name Last Name

Case number (if known)

25. Have you notified any governmental unit of any release of hazardous material?

2/2 ☐ No ☒ Yes. Fill in the details.

Name of site	Governmental unit	Environmental law, if you know it	Date of notice
Apple Inc	USEPA R9	CERCLA, CAA, CWA	4/2021 - 8/2021
25 Stewart Dr	75 Hawthorne St		
Number Street	Number Street		
CA 94109	SF CA 94105		
City State ZIP Code	City State ZIP Code		
San Jose CA 94105			8/19/2021 compliance inspector (CERCLA)

26. Have you been a party in any judicial or administrative proceeding under any environmental law? Include settlements and orders.

2/2 ☐ No ☒ Yes. Fill in the details.

Case title	Court or agency	Nature of the case	Status of the case
Ashley Gruek v Apple, City of Santa Clara + Inhab of environmental	D.C., ND Cal	USEPA citizen suit (3250 Scott Blvd)	6/30/2025 <input checked="" type="checkbox"/> Pending <input type="checkbox"/> On appeal <input type="checkbox"/> Concluded
to be filed ~ 9/1/25	2205 1st St. Room 312	RCA, CAA, CWA, GPCRA, TSCA, + public nuisance.	
Case number	San Jose CA 95113	Sixty day notice on 6/30/2025	
	City State ZIP Code		

Part 11: Give Details About Your Business or Connections to Any Business

27. Within 4 years before you filed for bankruptcy, did you own a business or have any of the following connections to any business?

- ☐ A sole proprietor or self-employed in a trade, profession, or other activity, either full-time or part-time
- ☐ A member of a limited liability company (LLC) or limited liability partnership (LLP)
- ☐ A partner in a partnership
- ☐ An officer, director, or managing executive of a corporation
- ☐ An owner of at least 5% of the voting or equity securities of a corporation

- ☐ No. None of the above applies. Go to Part 12.
- ☒ Yes. Check all that apply above and fill in the details below for each business.

Business Name	Describe the nature of the business	Employer identification number Do not include Social Security number or ITIN.
Number Street	Name of accountant or bookkeeper	EIN: _____
City State ZIP Code		Dates business existed From _____ To _____
Business Name	Describe the nature of the business	Employer identification number Do not include Social Security number or ITIN.
Number Street	Name of accountant or bookkeeper	EIN: _____
City State ZIP Code		Dates business existed From _____ To _____

pg 11
see 1 of 1

Debtor 1

Ashley Marie Gjoek
First Name Middle Name Last Name

Case number (if known) _____

Business Name

Number Street

City State ZIP Code

Describe the nature of the business

Name of accountant or bookkeeper

Employer Identification number

Do not include Social Security number or ITIN.

EIN: _____

Dates business existed

From _____ To _____

28. Within 2 years before you filed for bankruptcy, did you give a financial statement to anyone about your business? Include all financial institutions, creditors, or other parties.

☒ No

☐ Yes. Fill in the details below.

Date issued

Name

MM/DD/YYYY

Number Street

City State ZIP Code

Part 12: Sign Below

I have read the answers on this *Statement of Financial Affairs* and any attachments, and I declare under penalty of perjury that the answers are true and correct. I understand that making a false statement, concealing property, or obtaining money or property by fraud in connection with a bankruptcy case can result in fines up to \$250,000, or imprisonment for up to 20 years, or both. 18 U.S.C. §§ 152, 1341, 1519, and 3571.

* Ashley Marie Gjoek *
Signature of Debtor 1

* _____ *
Signature of Debtor 2

Date 7/21/2025

Date _____

Did you attach additional pages to Your *Statement of Financial Affairs for Individuals Filing for Bankruptcy* (Official Form 107)?

☐ No
☒ Yes

Did you pay or agree to pay someone who is not an attorney to help you fill out bankruptcy forms?

☒ No

☐ Yes. Name of person _____

Attach the *Bankruptcy Petition Preparer's Notice, Declaration, and Signature* (Official Form 119).

EXHIBIT:

JULY 21 2025 FILING

Fill in this information to identify your case:

Debtor 1 Ashley Marie Gajovic
First Name Middle Name Last Name

Debtor 2
(Spouse, if filing) First Name Middle Name Last Name

United States Bankruptcy Court for the: _____ District of MA

Case number _____
(if known)

☐ Check if this is an amended filing

Official Form 106Sum

Summary of Your Assets and Liabilities and Certain Statistical Information

12/15

Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. Fill out all of your schedules first; then complete the information on this form. If you are filing amended schedules after you file your original forms, you must fill out a new *Summary* and check the box at the top of this page.

Part 1: Summarize Your Assets

	Your assets Value of what you own
1. <i>Schedule A/B: Property</i> (Official Form 106A/B)	
1a. Copy line 55, Total real estate, from <i>Schedule A/B</i>	\$ <u>0</u>
1b. Copy line 62, Total personal property, from <i>Schedule A/B</i>	\$ <u>14,574</u>
1c. Copy line 63, Total of all property on <i>Schedule A/B</i>	\$ <u>14,574</u>

Part 2: Summarize Your Liabilities

	Your liabilities Amount you owe
2. <i>Schedule D: Creditors Who Have Claims Secured by Property</i> (Official Form 106D)	
2a. Copy the total you listed in Column A, <i>Amount of claim</i> , at the bottom of the last page of Part 1 of <i>Schedule D</i>	\$ <u>0</u>
3. <i>Schedule E/F: Creditors Who Have Unsecured Claims</i> (Official Form 106E/F)	
3a. Copy the total claims from Part 1 (priority unsecured claims) from line 6e of <i>Schedule E/F</i>	\$ <u>0</u>
3b. Copy the total claims from Part 2 (nonpriority unsecured claims) from line 6j of <i>Schedule E/F</i>	+ \$ <u>154,345.59</u>
Your total liabilities	\$ <u>154,345.59</u>

Part 3: Summarize Your Income and Expenses

4. <i>Schedule I: Your Income</i> (Official Form 106I) Copy your combined monthly income from line 12 of <i>Schedule I</i>	\$ <u>0</u>
5. <i>Schedule J: Your Expenses</i> (Official Form 106J) Copy your monthly expenses from line 22c of <i>Schedule J</i>	\$ <u>4720</u>

Debtor 1

Ashley Marie Gouvea
First Name Middle Name Last Name

Case number (if known)

Part 4: Answer These Questions for Administrative and Statistical Records

6. Are you filing for bankruptcy under Chapters 7, 11, or 13?

- ☐ No. You have nothing to report on this part of the form. Check this box and submit this form to the court with your other schedules.
☒ Yes

7. What kind of debt do you have?

- ☒ Your debts are primarily consumer debts. Consumer debts are those "incurred by an individual primarily for a personal, family, or household purpose." 11 U.S.C. § 101(8). Fill out lines 8-9g for statistical purposes. 28 U.S.C. § 159.
☐ Your debts are not primarily consumer debts. You have nothing to report on this part of the form. Check this box and submit this form to the court with your other schedules.

8. From the Statement of Your Current Monthly Income: Copy your total current monthly income from Official Form 122A-1 Line 11; OR, Form 122B Line 11; OR, Form 122C-1 Line 14.

\$ 4,204

9. Copy the following special categories of claims from Part 4, line 6 of Schedule E/F:

Total claim

From Part 4 on Schedule E/F, copy the following:

9a. Domestic support obligations (Copy line 6a.)

\$ 0

9b. Taxes and certain other debts you owe the government. (Copy line 6b.)

\$ 0

9c. Claims for death or personal injury while you were intoxicated. (Copy line 6c.)

\$ 0

9d. Student loans. (Copy line 6f.)

\$ 81,237.85

9e. Obligations arising out of a separation agreement or divorce that you did not report as priority claims. (Copy line 6g.)

\$ 0

9f. Debts to pension or profit-sharing plans, and other similar debts. (Copy line 6h.)

+ \$ 0

9g. Total. Add lines 9a through 9f.

\$ 81,237.85